

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael W. Corner  
 Debtor

Case No. 16-17368-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db  
 13810312 Michael W. Corner, 824 Rhawn Street, Philadelphia, PA 19111-2523  
 13810313 +CAN CAPITAL, 414 W 14th Street, New York, NY 10014-1030  
 13810314 +CHASE, PO BOX 1423, CHARLOTTE NC 28201-1423  
 13810315 CNH CAPITAL, PRODUCTIVITY PLUS, PO Box 78004, Phoenix, AZ 85062-8004  
 13810316 +COMCAST, PO BOX 3001, SOUTHEASTERN, PA 19398-3001  
 13810318 +DISCOVER, PO BOX 742655, CINCINNATI, OH 45274-2655  
 13810316 Dex Media, PO Box 619810, DFW Airport, TX 75261-9810  
 13810319 +EMBRACE HOME LOANS, PO Box 19210, Charlotte, NC 28219-9210  
 13810320 +ERIC WILSON SNOW REMOVAL, 3202 Danley Road, Philadelphia, PA 19154-1409  
 13810321 +FEENEY'S WHOLESALE NURSERY, 1381 ROUTE 413, PO BOX 450, BUCKINGHAM, PA 18912-0450  
 13810322 +FINANCIAL PACIFIC LEASING, 3455 S. 344th Way #300, Federal Way, WA 98001-9546  
 13810323 +FUNDING CIRCLE USA INC, PO BOX 398383, SAN FRANCISCO CA 94139-8383  
 13900535 +Funding Circle Partners, LP, FC Marketplace, LLC, Attn: John Potter,  
 747 Front Street, 4th Floor, San Francisco CA 94111-1922  
 13947458 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 13810326 +LOWE'S BUSINESS CARD, PO BOX 530970, ATLANTA, GA 30353-0970  
 13810327 M&T Bank, 1 M&T Plaza, Buffalo, NY 14203  
 13870349 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 13810329 +METRO CAST, 911 NORTH MARKET STREET, BERWICK PA 18603-3127  
 13810328 +McGOVERN'S MARINE SERVICE, 300 CEDAR AVENUE, CROYDON PA 19021-6051  
 13810331 NRA VISA, FIRST BANKCARD, OMAHA, NE 68103  
 13810333 +POLICE AND FIRE FEDERAL CREDIT UNION, PO BOX 30495, TAMPA, FL 33630-3495  
 13810334 +PRO-TECH AUTOMOTIVE, 7223 STATE ROAD, PHILADELPHIA PA 19135-1400  
 13832919 +Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495  
 13810335 +SANDY WALP, TAX COLLECTOR, 421 POND HILL MTN ROAD, WAPWALLAPEN, PA 18660,  
 75 SANDY BEACH RD. 18660-1214  
 13810336 +SEARS CARD, PO BOX 9001055, LOUISVILLE, KY 40290-1055  
 13810337 STATE WORKERS INSURANCE FUND (SWIF), 100 Lackawanna Ave, PO Box 5100,  
 Scranton,, PA 18505-5100  
 13810338 +SUNOCO, PO BOX 78013, PHOENIX, AZ 85062-8013  
 13810339 +THE HOME DEPOT, PO BOX 9001030, LOUISVILLE KY 40290-1030  
 13810340 +WAWA UNIVERSAL FLEET, WEX BANK, PO BOX 6293, CAROLL STREAM IL 60197-6293  
 13810344 +WESTFIELD INSURANCE, PO BOX 5001, WESTFIELD CENTER, OH 44251-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 20 2018 02:15:15 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jan 20 2018 02:14:38  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 20 2018 02:15:11 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13810308 +EDI: AMEREXP.COM Jan 20 2018 02:08:00 AMERICAN EXPRESS, PO BOX 1270,  
 NEWARK, NJ 07101-1270  
 13839210 EDI: BECKLEE.COM Jan 20 2018 02:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13810310 EDI: BANKAMER.COM Jan 20 2018 02:08:00 BANK OF AMERICA, PO BOX 982235,  
 EL PASO, TX 79998  
 13810311 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jan 20 2018 02:15:51 CABELA'S CLUB VISA,  
 PO Box 82575, Lincoln, NE 68501-2575  
 13810317 +EDI: RMSC.COM Jan 20 2018 02:08:00 DICK'S SPORTING GOODS, SYNCHRONY BANK, PO BOX 530916,  
 ATLANTA GA 30353-0916  
 13830467 EDI: DISCOVER.COM Jan 20 2018 02:08:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13810324 +EDI: WFNBN.COM Jan 20 2018 02:08:00 GANDER MTN., PO BOX 659569,  
 SAN ANTONIO, TX 78265-9569  
 13810330 +E-mail/Text: bankruptcy@genpt.com Jan 20 2018 02:14:33 NAPA AUTO PARTS,  
 GENUINE PARTS COMPANY, PO BOX 414988, BOSTON, MA 02241-4988  
 13810332 +EDI: RMSC.COM Jan 20 2018 02:08:00 PC RICHARDS, SYNCHRONY BANK, PO BOX 960061,  
 ORLANDO, FL 32896-0061  
 13835554 EDI: Q3G.COM Jan 20 2018 02:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13810341 +EDI: WFFC.COM Jan 20 2018 02:08:00 WELLS FARGO BUSINESSLINE, PO BOX 29482,  
 PHOENIX, AZ 85038-9482  
 13810342 +EDI: WFFC.COM Jan 20 2018 02:08:00 WELLS FARGO MORTGAGE, PO BOX 10335,  
 DES MOINES IA 50306-0335  
 13810343 +EDI: WFFC.COM Jan 20 2018 02:08:00 WELLS FARGO VISA, PO BOX 10347,  
 DES MOINES, IA 50306-0347  
 13858925 E-mail/Text: WFB.Bankruptcy@cabelas.com Jan 20 2018 02:15:51 WORLD'S FOREMOST BANK,  
 CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 13832648 +EDI: WFFC.COM Jan 20 2018 02:08:00 Wells Fargo Bank, N.A., Business Direct Division,  
 P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 18

District/off: 0313-2

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13810309\* +AMERICAN EXPRESS, PO BOX 1270, NEWARK, NJ 07101-1270  
13810325 ##KUBOTA CREDIT CORP, 4400 AMON CARTER BLVD., STE. 100, FORT WORTH, TX 76155-2695  
TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Kubota bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
DOUGLAS J. SMILLIE on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com  
GARY F SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, hsmith@gsbblaw.com  
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com,  
gfs@trustesolutions.net;hsmith@gsbblaw.com  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
HOLLY ELIZABETH SMITH on behalf of Attorney Gellert Scali Busenkell & Brown LLC  
hsmith@gsbblaw.com  
HOLLY ELIZABETH SMITH on behalf of Trustee GARY F. SEITZ hsmith@gsbblaw.com  
STEPHEN M. HOWARD on behalf of Debtor Michael W. Corner smhlegalsolutions@verizon.net  
THOMAS I. PULEO on behalf of Creditor Kubota tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<u>Michael W. Corner</u>	Social Security number or ITIN	<b>xxx-xx-3292</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-17368-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael W. Corner

1/18/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**